

Information to identify the case:

Debtor 1	Tara A DeLorme	Social Security number or ITIN	xxx-xx-3139
	_____ First Name Middle Name Last Name	EIN	--____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	_____ First Name Middle Name Last Name	EIN	--____
United States Bankruptcy Court District of New Jersey			
Case number:	19-28795-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tara A DeLorme

5/30/23

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tara A DeLorme
Debtor

Case No. 19-28795-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 30, 2023

User: admin
Form ID: 3180W

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Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2023:

Recip ID	Recipient Name and Address
db	+ Tara A DeLorme, 315 Eastern Blvd, Bayville, NJ 08721-2963
cr	+ VW Credit, Inc., P.O. Box 340514, Tampa, FL 33694-0514
518671137	+ Berkeley Township Sewerage Authority, 255 Atlantic City Blvd., Bayville, NJ 08721-1296
518493251	+ Berkeley Twp, 42 Station Road, Bayville, NJ 08721-2129
518493255	+ DeNoia & Tambasco LLC, 501 Main Street, Toms River, NJ 08753-7419
518493261	+ NJ Natural Gas, P.O. Box 1378, Wall, NJ 07719-1378
518516242	+ NJ Natural Gas Co, 1415 Wykoff Rd, POB 1378, Wall, NJ 07719-1378
518493262	+ NRG Home Solar, P.O. Box 121122, Dallas, TX 75312-1122
518534266	+ Navient Solutions, LLC. on behalf of, American Student Assistance, PO BOX 16129, St. Paul, MN 55116-0129
518493260	+ Navient/Dept of Ed, P.O. Box 9655, Wilkes Barre, PA 18773-9655
518493264	+ PAM, LLC-PA Turnpike, P.O. Box 1520, Milwaukee, WI 53201-1520

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 30 2023 22:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 30 2023 22:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518493250	+ EDI: CINGMIDLAND.COM	May 31 2023 02:35:00	AT&T Mobility, PO Box 537104, Atlanta, GA 30353-7104
519248455	EDI: ATLASACQU	May 31 2023 02:35:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
518493249	+ Email/Text: kristin.villneauve@allianceoneinc.com	May 30 2023 22:48:00	Alliance One, 4850 Street Rd, Ste 300, Trevose, PA 19053-6643
518493252	+ EDI: CITICORP.COM	May 31 2023 02:35:00	Best Buy Credit Services, Citibank, P.O. Box 790441, Saint Louis, MO 63179-0441
518493253	+ EDI: CAPITALONE.COM	May 31 2023 02:35:00	Capital One, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
518493254	+ Email/PDF: creditonebknofications@resurgent.com	May 30 2023 22:47:46	Credit One, P.O. Box 98873, Las Vegas, NV 89193-8873
518506789	+ EDI: AIS.COM	May 31 2023 02:35:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518838866	Email/Text: ECMCBKNotices@ecmc.org	May 30 2023 22:49:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
518838867	Email/Text: ECMCBKNotices@ecmc.org	May 30 2023 22:49:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408, ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
518493256	+ Email/Text: notice@inboxloan.com		

District/off: 0312-3

User: admin

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		May 30 2023 22:48:00	Inbox Loan, P.O. Box 881, Santa Rosa, CA 95402-0881
518493257	+ Email/Text: BankruptcyEast@firstenergycorp.com	May 30 2023 22:48:00	JCP&L, PO Box 16001, Reading, PA 19612-6001
518570891	EDI: JEFFERSONCAP.COM	May 31 2023 02:35:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518510719	Email/PDF: resurgentbknotifications@resurgent.com	May 30 2023 22:47:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518493258	+ Email/Text: bankruptcy@ldf-holdings.com	May 30 2023 22:49:00	Loan At Last, Niizhwaaswi, LLC, P.O. Box 1193, Lac Du Flambeau, WI 54538-1193
518493259	+ Email/Text: Mercury@ebn.phinsolutions.com	May 30 2023 22:48:00	Mercury Card Services, P.O. Box 84064, Columbus, GA 31908-4064
518493263	+ EDI: WFNNB.COM	May 31 2023 02:35:00	Overstock, Comenity Bank, P.O. Box 659450, San Antonio, TX 78265-9450
518493265	+ EDI: RMSC.COM	May 31 2023 02:35:00	Paypal/Synchrony Bank, Bankruptcy Department, P.O. Box 5138, Timonium, MD 21094-5138
518493266	+ Email/PDF: ebnotices@pnmac.com	May 30 2023 23:00:22	PennyMac Loan Services, P.O. Box 514387, Los Angeles, CA 90051-4387
518610968	+ Email/PDF: ebnotices@pnmac.com	May 30 2023 23:01:49	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
518601320	EDI: Q3G.COM	May 31 2023 02:35:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518601319	EDI: Q3G.COM	May 31 2023 02:35:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518493267	+ EDI: WFFC.COM	May 31 2023 02:35:00	Raymour & Flanigan, c/o Wells Fargo Bank, P.O. Box 10475, Des Moines, IA 50306-0475
518609655	+ EDI: RMSC.COM	May 31 2023 02:35:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518494969	+ EDI: RMSC.COM	May 31 2023 02:35:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518556380	+ EDI: CBSTDR	May 31 2023 02:35:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518493268	+ EDI: WTRRN BANK.COM	May 31 2023 02:35:00	Target, Bankruptcy Dept, P.O. Box 1327, Minneapolis, MN 55440-1327
518493269	Email/Text: vci.bkcy@vwcredit.com	May 30 2023 22:49:00	Volkswagen Credit, Dept 129601, P.O. Box 67000, Detroit, MI 48267
518525192	+ Email/Text: VWBKNotices@nationalbankruptcy.com	May 30 2023 22:48:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
518493270	+ EDI: WFNNB.COM	May 31 2023 02:35:00	Wayfair, Comenity Bank, Bankruptcy Department, P.O. Box 182273, Columbus, OH 43218-2273
518493271	+ EDI: COMCASTCBLCENT	May 31 2023 02:35:00	Xfinity/Comcast, P.O. Box 3001, Southeastern, PA 19398-3001

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

District/off: 0312-3

User: admin

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor VW Credit Leasing Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor VW Credit Inc. bk@stewartlegalgroup.com
Steven J. Abelson	on behalf of Debtor Tara A DeLorme sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III	on behalf of Creditor PennyMac Loan Services LLC ecf@powerskirn.com
William M.E. Powers	on behalf of Creditor PennyMac Loan Services LLC ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor PennyMac Loan Services LLC ecf@powerskirn.com

TOTAL: 9